

Fill in this information to identify your case:			
Debtor 1	Thomas	A.	Mann II
	<small>First Name</small>	<small>Middle Name</small>	<small>Last Name</small>
Debtor 2 (Spouse, if filing)	Beth	A.	Mann
	<small>First Name</small>	<small>Middle Name</small>	<small>Last Name</small>
United States Bankruptcy Court for the Western District of Pennsylvania			
Case number (if known)	19-24142		

☐ Check if this is an amended plan, and list below the sections of the plan that have been changed.

Western District of Pennsylvania

Chapter 13 Plan Dated: Nov 6, 2019

Part 1: Notices

To Debtors: This form sets out options that may be appropriate in some cases, but the presence of an option on the form does not indicate that the option is appropriate in your circumstances. Plans that do not comply with local rules and judicial rulings may not be confirmable. The terms of this plan control unless otherwise ordered by the court.

In the following notice to creditors, you must check each box that applies.

To Creditors: ***YOUR RIGHTS MAY BE AFFECTED BY THIS PLAN. YOUR CLAIM MAY BE REDUCED, MODIFIED, OR ELIMINATED.***

You should read this plan carefully and discuss it with your attorney if you have one in this bankruptcy case. If you do not have an attorney, you may wish to consult one.

IF YOU OPPOSE THIS PLAN'S TREATMENT OF YOUR CLAIM OR ANY PROVISION OF THIS PLAN, YOU OR YOUR ATTORNEY MUST FILE AN OBJECTION TO CONFIRMATION AT LEAST SEVEN (7) DAYS BEFORE THE DATE SET FOR THE CONFIRMATION HEARING, UNLESS OTHERWISE ORDERED BY THE COURT. THE COURT MAY CONFIRM THIS PLAN WITHOUT FURTHER NOTICE IF NO OBJECTION TO CONFIRMATION IS FILED. SEE BANKRUPTCY RULE 3015. IN ADDITION, YOU MAY NEED TO FILE A TIMELY PROOF OF CLAIM IN ORDER TO BE PAID UNDER ANY PLAN.

The following matters may be of particular importance. ***Debtor(s) must check one box on each line to state whether the plan includes each of the following items. If the "Included" box is unchecked or both boxes are checked on each line, the provision will be ineffective if set out later in the plan.***

1.1	A limit on the amount of any claim or arrearages set out in Part 3, which may result in a partial payment or no payment to the secured creditor (a separate action will be required to effectuate such limit)	<input type="radio"/> Included <input checked="" type="radio"/> Not Included
1.2	Avoidance of a judicial lien or nonpossessory, nonpurchase-money security interest, set out in Section 3.4 (a separate action will be required to effectuate such limit)	<input type="radio"/> Included <input checked="" type="radio"/> Not Included
1.3	Nonstandard provisions, set out in Part 9	<input type="radio"/> Included <input checked="" type="radio"/> Not Included

Part 2: Plan Payments and Length of Plan

2.1 Debtor(s) will make regular payments to the trustee:

Total amount of \$1,268.00 per month for a remaining plan term of 60 months shall be paid to the trustee from future earnings as follows:

Payments	By Income Attachment	Directly by Debtor	By Automated Bank Transfer
D#1	\$634.00	\$0.00	\$0.00
D#2	\$634.00	\$0.00	\$0.00

(Income attachments must be used by debtors having attachable income) (SSA direct deposit recipients only)

3.6 Secured tax claims.

Name of taxing authority	Total amount of claim	Type of tax	Interest rate*	Identifying number(s) if collateral is real estate	Tax periods
			0%		

Insert additional claims as needed.

* The secured tax claims of the Internal Revenue Service, Commonwealth of Pennsylvania, and any other tax claimants shall bear interest at the statutory rate in effect as of the date of confirmation.

Part 4: Treatment of Fees and Priority Claims

4.1 General.

Trustee's fees and all allowed priority claims, including Domestic Support Obligations other than those treated in Section 4.5, will be paid in full without postpetition interest.

4.2 Trustee's fees.

Trustee's fees are governed by statute and may change during the course of the case. The trustee shall compute the trustee's percentage fees and publish the prevailing rates on the court's website for the prior five years. It is incumbent upon the debtor(s)' attorney or debtor (if *pro se*) and the trustee to monitor any change in the percentage fees to insure that the plan is adequately funded.

4.3 Attorney's fees.

Attorney's fees are payable to Steidl & Steinberg, P.C. In addition to a retainer of \$1,100.00 (of which \$500.00 was a payment to reimburse costs advanced and/or a no-look costs deposit) already paid by or on behalf of the debtor, the amount of \$3,400.00 is to be paid at the rate of \$200.00 per month. Including any retainer paid, a total of \$ in fees and costs reimbursement has been approved by the court to date, based on a combination of the no-look fee and costs deposit and previously approved application(s) for compensation above the no-look fee. An additional \$ will be sought through a fee application to be filed and approved before any additional amount will be paid through the plan, and this plan contains sufficient funding to pay that additional amount, without diminishing the amounts required to be paid under this plan to holders of allowed unsecured claims.

☐ Check here if a no-look fee in the amount provided for in Local Bankruptcy Rule 9020-7(c) is being requested for services rendered to the debtor(s) through participation in the bankruptcy court's Loss Mitigation Program (do not include the no-look fee in the total amount of compensation requested, above).

4.4 Priority claims not treated elsewhere in Part 4.

☒ **None.** If "None" is checked, the rest of Section 4.4 need not be completed or reproduced.

Name of creditor	Total amount of claim	Interest rate (0% if blank)	Statute providing priority status
	\$0.00	0%	

Insert additional claims as needed.

4.5 Priority Domestic Support Obligations not assigned or owed to a governmental unit.

If the debtor(s) is/are currently paying Domestic Support Obligations through existing state court order(s) and leaves this section blank, the debtor(s) expressly agrees to continue paying and remain current on all Domestic Support Obligations through existing state court orders.

☐ Check here if this payment is for prepetition arrearages only.

Name of creditor (specify the actual payee, e.g. PA SCDU)	Description	Claim	Monthly payment or pro rata
		\$0.00	\$0.00

Insert additional claims as needed.

4.6 Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.

Check one.

☒ **None.** If "None" is checked, the rest of Section 4.6 need not be completed or reproduced.

☐ The allowed priority claims listed below are based on a Domestic Support Obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim under 11 U.S.C. § 1322(a)(4). This provision requires that payments in Section 2.1 be for a term of 60 months. See 11 U.S.C. § 1322(a)(4).

Name of creditor	Amount of claim to be paid
	\$0.00

Insert additional claims as needed.

4.7 Priority unsecured tax claims paid in full.

Name of taxing authority	Total amount of claim	Type of tax	Interest rate (0% if blank)	Tax periods
	\$0.00		0%	

Insert additional claims as needed.

Part 5: Treatment of Nonpriority Unsecured Claims

5.1 Nonpriority unsecured claims not separately classified.

Debtor(s) **ESTIMATE(S)** that a total of \$3,858.00 will be available for distribution to nonpriority unsecured creditors.

Debtor(s) **ACKNOWLEDGE(S)** that a **MINIMUM** of \$0.00 shall be paid to nonpriority unsecured creditors to comply with the liquidation alternative test for confirmation set forth in 11 U.S.C. § 1325(a)(4).

The total pool of funds estimated above is **NOT** the **MAXIMUM** amount payable to this class of creditors. Instead, the actual pool of funds available for payment to these creditors under the plan base will be determined only after audit of the plan at time of completion. The estimated percentage of payment to general unsecured creditors is 14%. The percentage of payment may change, based upon the total amount of allowed claims. Late-filed claims will not be paid unless all timely filed claims have been paid in full. Thereafter, all late-filed claims will be paid pro-rata unless an objection has been filed within thirty (30) days of filing the claim. Creditors not specifically identified elsewhere in this plan are included in this class.

5.2 Maintenance of payments and cure of any default on nonpriority unsecured claims.

Check one.

☒ **None.** If "None" is checked, the rest of Section 5.2 need not be completed or reproduced.

☐ The debtor(s) will maintain the contractual installment payments and cure any default in payments on the unsecured claims listed below on which the last payment is due after the final plan payment. These payments will be disbursed by the trustee. The claim for the arrearage amount will be paid in full as specified below and disbursed by the trustee.

Name of creditor	Current installment payment	Amount of arrearage to be paid on the claim	Estimated total payments by trustee	Payment beginning date (MM/YYYY)
	\$0.00	\$0.00	\$0.00	

Insert additional claims as needed.

5.3 Postpetition utility monthly payments.

The provisions of Section 5.3 are available only if the utility provider has agreed to this treatment. These payments comprise a single monthly combined payment for postpetition utility services, any postpetition delinquencies, and unpaid security deposits. The claim payment will not change for the life of the plan. Should the utility obtain a court order authorizing a payment change, the debtor(s) will be required to file an amended plan. These payments may not resolve all of the postpetition claims of the utility. The utility may require additional funds from the debtor(s) after discharge.

Name of creditor	Monthly payment	Postpetition account number
	\$0.00	

Insert additional claims as needed.

Part 10: Signatures

10.1 Signatures of Debtor(s) and Debtor(s)' Attorney.

If the debtor(s) do not have an attorney, the debtor(s) must sign below; otherwise the debtor(s)' signatures are optional. The attorney for the debtor(s), if any, must sign below.

By signing this plan the undersigned, as debtor(s)' attorney or the debtor(s) (if pro se), certify(ies) that I/we have reviewed any prior confirmed plan(s), order(s) confirming prior plan(s), proofs of claim filed with the court by creditors, and any orders of court affecting the amount(s) or treatment of any creditor claims, and except as modified herein, this proposed plan conforms to and is consistent with all such prior plans, orders, and claims. False certifications shall subject the signatories to sanctions under Bankruptcy Rule 9011.

By filing this document, debtor(s)' attorney or debtor(s) (if pro se), also certify(ies) that the wording and order of the provisions in this chapter 13 plan are identical to those contained in the standard chapter 13 plan form adopted for use by the United States Bankruptcy Court for the Western District of Pennsylvania, other than any nonstandard provisions included in Part 9. It is further acknowledged that any deviation from the standard plan form shall not become operative unless it is specifically identified as a "nonstandard" term and is approved by the court in a separate order.

X	X
_____ Signature of Debtor 1	_____ Signature of Debtor 2
Executed on _____ MM/DD/YYYY	Executed on _____ MM/DD/YYYY
X/s/ Kenneth Steidl	DateNov 6, 2019
_____ Signature of debtor(s)' attorney	_____ MM/DD/YYYY

Certificate of Notice Page 10 of 11
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Thomas A. Mann, II
 Beth A. Mann
 Debtors

Case No. 19-24142-TPA
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: dkam
 Form ID: pdf900

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 Total Noticed: 30

Date Rcvd: Nov 22, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 24, 2019.

db/jdb
 cr
 +Thomas A. Mann, II, Beth A. Mann, 565 Franklin St., Freeport, PA 16229-1217
 +Peoples Gas Company LLC, f/k/a Peoples TWP LLC, c/o S. James Wallace, P.C.,
 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
 15145512 +Credit Acceptance, 25505 West 12 Mile Road, Suite 3000, Southfield, MI 48034-8331
 15161004 +First Universal Finance, 115 Freeport Rd., Suite 1, New Kensington, PA 15068-6010
 15161007 +JOSHUA MCNAMARA, ESQ, 2 INDUSTRIAL WAY WEST, PO BOX 500, Eatontown, NJ 07724-0500
 15145514 KML Law Group, BNY Mellon Independence Center, 701 Market Street - Suite 5000,
 New York, NY 10106
 15161009 +Midland Funding LLC, 320 East Big Beaver, Troy, MI 48083-1271
 15145515 +PennyMac Loan Services, LLC, 3043 Townsgate Road, #200, Westlake Village, CA 91361-3027
 15161164 +Peoples Gas Company LLC, f/k/a Peoples TWP, c/o S. James Wallace, P.C.,
 845 N. Lincoln Ave., Pgh, PA 15233-1828
 15145516 +TW Phillips Gas & Oil Company, c/o Peoples Gas Company, 205 North Main St.,
 Butler, PA 16001-4998
 15145517 +Universal Finance, 115 Freeport Rd., Suite 1, New Kensington, PA 15068-6010
 15145519 +Walmart, PO Box 536927, Atlanta, GA 30353-6927
 15145522 +Zocal Loan Company, 53 Third St., San Francisco, CA 94103-3151

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 cr

+E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Nov 23 2019 03:34:14
 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 15145510 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Nov 23 2019 03:22:33 Capital One Bank,
 1680 Capital One Drive, Mc Lean, VA 22102-3407
 15147186 +E-mail/Text: bankruptcy@cvaps.com Nov 23 2019 03:17:29 Cavalry SPV I, LLC,
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
 15145511 +E-mail/PDF: gecsedirecoverycorp.com Nov 23 2019 03:21:56 Chase - Amazon, Po Box 960013,
 Orlando, FL 32896-0013
 15145513 E-mail/PDF: creditonebknofications@resurgent.com Nov 23 2019 03:22:03 Credit One Bank,
 P.O. Box 60500, City of Industry, CA 91716-0500
 15161003 +E-mail/Text: bnc-bluestem@quantum3group.com Nov 23 2019 03:17:39 Fingerhut,
 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
 15157533 E-mail/Text: JCAP_BNC_Notices@jcap.com Nov 23 2019 03:17:25 Jefferson Capital Systems LLC,
 Po Box 7999, Saint Cloud Mn 56302-9617
 15161005 E-mail/Text: JCAP_BNC_Notices@jcap.com Nov 23 2019 03:17:26 Jefferson Capital Systems, LLC,
 16 Mcleland Rd, Saint Cloud, MN 56303
 15161006 E-mail/Text: JCAP_BNC_Notices@jcap.com Nov 23 2019 03:17:26 Jefferson Capital Systems, LLC,
 Po Box 1999, Saint Cloud, MN 56302
 15159425 E-mail/PDF: resurgentbknofications@resurgent.com Nov 23 2019 03:22:08 LVNV Funding, LLC,
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 15161008 +E-mail/Text: bankruptcydpt@mcmcg.com Nov 23 2019 03:17:09 Midland Funding,
 2365 Northside Dr Ste 300, San Diego, CA 92108-2709
 15161010 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Nov 23 2019 03:23:17
 Portfolio Recovery Associates LLC, 120 Corporate Blvd Ste 100, Norfolk, VA 23502
 15146456 +E-mail/PDF: gecsedirecoverycorp.com Nov 23 2019 03:21:56 Synchrony Bank,
 c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 15145518 +E-mail/Text: BankruptcyNotice@upmc.edu Nov 23 2019 03:17:41 UPMC,
 2 Hot Metal Street, Room 386, Pittsburgh, PA 15203-2348
 15151798 +E-mail/Text: bankruptcy@firstenergycorp.com Nov 23 2019 03:17:17 West Penn Power,
 5001 NASA Blvd, Fairmont WV 26554-8248
 15145520 E-mail/Text: bankruptcy@firstenergycorp.com Nov 23 2019 03:17:17 West Penn Power Company,
 800 Cabin Hill Drive, Greensburg, PA 15606-2222
 15145521 E-mail/Text: ebkrupcty@woodforest.com Nov 23 2019 03:17:31 Woodforest National Bank,
 P.O. Box 7889, Spring, TX 77387-7889

TOTAL: 17

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr
 15161002* +PENNYMAC LOAN SERVICES, LLC
 +Capital One Bank, 1680 Capital One Drive, Mc Lean, VA 22102-3407

TOTALS: 1, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0315-2

User: dkam
Form ID: pdf900

Page 2 of 2
Total Noticed: 30

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 24, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 21, 2019 at the address(es) listed below:

James Warmbrodt on behalf of Creditor PENNYMAC LOAN SERVICES, LLC bkgroup@kmlawgroup.com
Kenneth Steidl on behalf of Joint Debtor Beth A. Mann julie.steidl@steidl-steinberg.com,
ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;cgoga@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com
Kenneth Steidl on behalf of Debtor Thomas A. Mann, II julie.steidl@steidl-steinberg.com,
ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;cgoga@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
S. James Wallace on behalf of Creditor Peoples Gas Company LLC, f/k/a Peoples TWP LLC
sjw@sjwpgh.com, srk@sjwpgh.com;PNGbankruptcy@peoples-gas.com

TOTAL: 6